GOVERNMENT OF INDIA
MINORITY AFFAIRS
LOK SABHA

UNSTARRED QUESTION NO:1731
ANSWERED ON:27.07.2016
Minority Schemes through State Channelising Agencies
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Will the Minister of MINORITY AFFAIRS be pleased to state:

a) whether schemes to promote economic and social development of minorities are being implemented through State Channelizing agencies and if so, the details thereof;

b) whether the said schemes are framed after due consultations with the local populace keeping in view their varied needs of assistance and if so, the details thereof;

c) whether any special schemes have been framed for the minorities living in the far flung rural and border areas as well as in hilly terrains;

d) if so, the details thereof, State-wise particularly Rajasthan; and

e) if not, the reasons therefor?

Answer

MINISTER OF STATE(INDEPENDENT CHARGE) IN THE MINISTRY OF MINORITY AFFAIRS
(SHRI MUKHTAR ABBAS NAQVI)
(a):Yes, Madam. The schemes of National Minorities Development and Finance Corporation (NMDFC), a Central Public Sector Enterprise under the Ministry of Minority Affairs, are implemented through State Channelizing Agencies (SCAs) nominated by respective State Governments. NMDFC provides concessional loans for self-employment and economic empowerment of minorities. For availing assistance under NMDFC schemes, the annual family income eligibility criterion is Rs. 81,000 for rural areas and Rs. 1.03 lakh for urban areas (Credit Line-1). Higher annual household income eligibility criterion of upto Rs.6.00 lakh has also been introduced (Credit Line-2) for increasing coverage of beneficiaries. The details of the schemes are as follows:
1. Term Loan:-Maximum Loan of up to Rs.20.00 Lakh per beneficiary is available under Credit Line-1 at an interest rate of 6% per annum. Higher loan of maximum up to Rs.30.00 Lakh per beneficiary is available under Credit Line-2 at an interest rate of 8% per annum for male beneficiaries and 6% per annum for female beneficiaries.
2. Micro Finance:-Maximum loan upto Rs.1.00 Lakh per Self Help Group (SHG) member is available under Credit Line-1 at an interest rate of 7% per annum. Higher loan of maximum upto Rs.1.50 Lakh per SHG member is available under Credit Line-2 at an interest rate of 10% per annum for male beneficiaries and 8% per annum for female beneficiaries.
3. Education Loan:- Under Credit line-1, the Educational Loan of upto Rs.15.00 Lakh for courses within India and Rs.20 Lakh for courses abroad, is available at an interest rate of 3% per annum for pursuing technical and professional courses with maximum course duration of 5 years. Under Credit line-2, higher Educational Loan of upto Rs.20.00 Lakh for courses within India and Rs.30 Lakh for courses abroad, is available at an interest rate of 8% per annum for male candidates and at 5% per annum for female beneficiaries.
4. Mahila Samridhi Yojana:- Skill development training is imparted to group of women in women friendly trades. Training period is of maximum 6 months with training and raw material cost of upto Rs.1,500 per women and stipend @ Rs.1,000 per women. During the period of training, the women are formed into Self Help Group, followed by infusion of micro-credit maximum upto Rs.1.00 Lakh per member for the purpose of using the skill developed during the training, for income generation activities.
In addition, the promotional schemes of vocational training and marketing assistance to artisans/ craftsmen are also being implemented through SCAs.

(b):All the schemes including eligibility criteria therein have been revised in 2013-14 after due consultation with the SCAs and feed-back received from stakeholders during Regional meetings in various parts of the country.

(c) to (e): Due consideration is given to the need based proposals received from the SCAs of far flung rural areas, border areas as well as hilly States. Moreover, the Term loans for transport sector being high in demand in hilly regions, is supported. The concerned SCAs take care of the minorities living in far flung areas including rural areas. The concessional loans extended by NMDFC in last three years in various States including far flung States, border areas as well as hilly States and Rajasthan, are at Annexure.

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